

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Martin L. Veitz  
aka Martin Lee Veitz  
Bonnie S. Veitz  
aka Bonnie Sue Veitz  
Debtor(s)**

Bankruptcy Case No.: 19-21434-GLT  
Issued Per 12/5/2019 Proceeding  
Chapter: 13  
Docket No.: 48 - 43  
Concil. Conf.: December 5, 2019 at 11:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated October 29, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,291.00 as of December, 2019. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on Dec. 5, 2019 at 11:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.* If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- H. Additional Terms: A Fee Application is needed if any fee (including retainer) exceeds \$4,000.00 including any fees paid to prior counsel.

The secured claim(s) of the following Creditor(s) shall govern as to claim amount, to be paid at the modified plan terms: Claim No. 6 of Wells Fargo.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

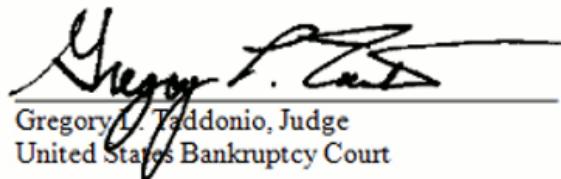
**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) **IT IS FURTHER ORDERED THAT:**

- A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.
- B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.
- D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.
- F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.



\_\_\_\_\_  
Gregory L. Taddonio, Judge  
United States Bankruptcy Court

Dated: December 5, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Martin L. Veitz  
 Bonnie S. Veitz  
 Debtors

Case No. 19-21434-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
 Form ID: 149

Page 1 of 3  
 Total Noticed: 50

Date Rcvd: Dec 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2019.

db/jdb +Martin L. Veitz, Bonnie S. Veitz, PO Box 468, Koppel, PA 16136-0468  
 cr +Santander Consumer USA Inc., d/b/a Chrysler Capita, P.O. Box 961275, Fort Worth, TX 76161-0275  
 15066925 Centers for Rehab Services, PO Box 1123, Minneapolis, MN 55440-1123  
 15034391 +Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275  
 15071784 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 15029517 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034  
 15066229 +Donna Paisley, 114 Forest Drive, Darlington, PA 16115-3206  
 15029518 +Eastern Revenue Inc, Attn: Bankruptcy Dept., 601 Dresher Rd. Suite 301, Horsham, PA 19044-2238  
 15029531 +Northwest Bank, Attn: Bankruptcy, PO Box 128, Warren, PA 16365-0128  
 15029537 +Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433  
 15029539 +Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244  
 15055683 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000  
 15029544 +Wells Fargo Dealer Services, PO Box 1697, Winterville, NC 28590-1697  
 15029543 +Wells Fargo Dealer Services, Attn: Bankruptcy, PO Box 19657, Irvine, CA 92623-9657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: kburkley@bernsteinlaw.com Dec 06 2019 03:08:58 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 06 2019 03:11:56  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15029515 +E-mail/Text: bankruptcy@usecapital.com Dec 06 2019 03:09:10 Capital Accounts,  
 PO Box 140065, Nashville, TN 37214-0065  
 15029516 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 06 2019 03:12:30 Capital One,  
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 15052332 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 06 2019 03:13:14  
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 15029519 +E-mail/Text: bknotice@ercbpo.com Dec 06 2019 03:08:28 ERC/Enhanced Recovery Corp,  
 Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 15029520 +E-mail/Text: bnc-bluestem@quantum3group.com Dec 06 2019 03:08:47 Fingerhut,  
 Attn: Bankruptcy, PO Box 1250, Saint Cloud, MN 56395-1250  
 15029521 +E-mail/Text: bnc-bluestem@quantum3group.com Dec 06 2019 03:08:47 Fingerhut,  
 6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
 15032987 +E-mail/Text: paparalegals@pandf.us Dec 06 2019 03:09:05 Gregg L. Morris, Esquire,  
 Patenaude & Felix, A.P.C., 501 Corporate Drive, Southpointe Center, Ste 205,  
 Canonsburg, PA 15317-8584  
 15029522 E-mail/Text: cio.bncmail@irs.gov Dec 06 2019 03:07:53 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 15060835 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Dec 06 2019 03:08:36 Jefferson Capital Systems LLC,  
 Po Box 7999, Saint Cloud Mn 56302-9617  
 15029523 +E-mail/PDF: resurgentbknotifications@resurgent.com Dec 06 2019 03:12:37 LVNV Funding LLC,  
 PO Box 10497, Greenville, SC 29603-0497  
 15029524 +E-mail/PDF: resurgentbknotifications@resurgent.com Dec 06 2019 03:13:19 LVNV Funding LLC,  
 PO Box 1269, Greenville, SC 29602-1269  
 15029525 +E-mail/PDF: resurgentbknotifications@resurgent.com Dec 06 2019 03:12:00 LVNV Funding, LLC,  
 55 Beattie Place, Suite 110, Greenville, SC 29601-5115  
 15031636 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 06 2019 03:13:20 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15066991 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Dec 06 2019 03:11:53 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 15029526 +E-mail/PDF: MerrickBKNNotifications@Resurgent.com Dec 06 2019 03:13:10 Merrick Bank,  
 PO Box 9201, Old Bethpage, NY 11804-9001  
 15029527 +E-mail/Text: bankruptcy@sccompanies.com Dec 06 2019 03:09:09 Midnight Velvet,  
 Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364  
 15058887 +E-mail/Text: bankruptcy@sccompanies.com Dec 06 2019 03:09:09 Montgomery Ward,  
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 15029528 +E-mail/Text: nhc@nhchome.com Dec 06 2019 03:06:00 National Hospital Collections,  
 16 Distributor Drive, Suite 2, Morgantown, WV 26501-7209  
 15029529 +E-mail/Text: Bankruptcies@nragroup.com Dec 06 2019 03:09:06 National Recovery Agency,  
 P.O. Box 67015, Harrisburg, PA 17106-7015  
 15029530 +E-mail/Text: Bankruptcies@nragroup.com Dec 06 2019 03:09:06 National Recovery Agency,  
 2491 Paxton St, Harrisburg, PA 17111-1036  
 15032777 E-mail/PDF: cbp@onemainfinancial.com Dec 06 2019 03:13:11 ONEMAIN, P.O. BOX 3251,  
 EVANSVILLE, IN 47731-3251  
 15029533 +E-mail/PDF: cbp@onemainfinancial.com Dec 06 2019 03:11:54 OneMain Financial,  
 Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013  
 15029535 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 06 2019 03:24:22  
 Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502

District/off: 0315-2

User: dbas  
Form ID: 149

Page 2 of 3  
Total Noticed: 50

Date Rcvd: Dec 05, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

15029536 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 06 2019 03:13:15  
Portfolio Recovery Associates, LLC, 140 Corporate Blvd, Norfolk, VA 23502  
15070311 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 06 2019 03:13:15  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
15029534 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 06 2019 03:08:18  
Pennsylvania Department of Revenue, Bankruptcy/Collection Unit,  
10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001  
15066227 E-mail/Text: bnc-quantum@quantum3group.com Dec 06 2019 03:08:05  
Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788,  
Kirkland, WA 98083-0788  
15029538 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 06 2019 03:08:41 Quicken Loans,  
1050 Woodward Avenue, Detroit, MI 48226-1906  
15059463 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 06 2019 03:08:41 Quicken Loans Inc.,  
635 Woodward Avenue, Detroit, MI 48226-3408  
15030399 +E-mail/PDF: gecscedi@recoverycorp.com Dec 06 2019 03:12:28 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
15029540 +E-mail/PDF: gecscedi@recoverycorp.com Dec 06 2019 03:12:24 Synchrony Bank/Walmart,  
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060  
15029541 +E-mail/Text: bankruptcydepartment@tsico.com Dec 06 2019 03:08:52 Transworld Sys Inc/51,  
Attn: Bankruptcy, PO Box 15618, Wilmington, DE 19850-5618  
15066424 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 06 2019 03:12:36 Verizon,  
by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457  
15029542 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 06 2019 03:05:58  
Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,  
Weldon Spring, MO 63304-2225

TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr Quicken Loans Inc.

15029532 ##Northwest Consumer Discount, 1602 7th Ave, Beaver Falls, PA 15010-4012

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Mark G. Moynihan on behalf of Debtor Martin L. Veitz mark@moynihanlaw.net,  
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com  
Mark G. Moynihan on behalf of Plaintiff Bonnie S. Veitz mark@moynihanlaw.net,  
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com  
Mark G. Moynihan on behalf of Plaintiff Martin L. Veitz mark@moynihanlaw.net,  
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com  
Mark G. Moynihan on behalf of Joint Debtor Bonnie S. Veitz mark@moynihanlaw.net,  
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmevf@chapter13trusteevdpa.com  
William E. Craig on behalf of Creditor Santander Consumer USA Inc., d/b/a Chrysler Capital  
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com  
William E. Craig on behalf of Defendant Santander Consumer USA Inc., an Illinois corporation  
d/b/a Chrysler Capital ecfmail@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

District/off: 0315-2

User: dbas  
Form ID: 149

Page 3 of 3  
Total Noticed: 50

Date Rcvd: Dec 05, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 10